

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Richard Butler  
 Debtor

Case No. 17-15863-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Lisa  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 48

Date Rcvd: Oct 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2017.

db +Richard Butler, 2404 Freemansburg Avenue, Easton, PA 18042-5318  
 tr +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010, Reading, PA 19606-0410  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13975849 +Admirals Bank, 200 Clarendon St Fl 22, Boston, MA 02116-5051  
 13975854 Bb&t, Philadelphia & Reading A, Boyertown, PA 19512  
 13975861 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040  
 13975862 +Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040  
 13975863 +Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040  
 13975864 +Comenitycapital/boscov, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125  
 13975868 +DSRM National Bank/Diamond Shamrock/Vale, Po Box 631, Amarillo, TX 79105-0631  
 13975867 +Dept of Treasury (Fax only 855-292-970, 3700 East West Highway, Hyattsville, MD 20782-2015  
 13975870 ++FIRST HORIZON HOME LOANS, 6363 N STATE HWY 161, SUITE 300, IRVING TX 75038-2231 (address filed with court: First Horizon Home Loans, 4000 Horizon Way, Irving, TX 75063)  
 13975871 +Hud Title I, Hud Title I - Bankruptcy Notice, 451 7th Street Sw, Washington, DC 20410-0002  
 13975872 +Jh Portfolio Debt Equities Llc, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429  
 13986824 +MidFirst Bank, c/o Rebecca A. Solarz, Esq., KML Law Group, PC, 701 Market Street, Suit 5000, Philadelphia, PA 19106-1541  
 13975874 +Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648  
 13975875 National Penn Bank, Philadelphia & Reading A, Boyertown, PA 19512  
 13975876 +Source Receivables Mgmt, Llc, Po Box 4068, Greensboro, NC 27404-4068

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mccrystallaw@gmail.com Oct 14 2017 01:15:30 MICHAEL J. MCCRYSTAL,  
 2355 Old Post Road, Ste 4, Coplay, PA 18037  
 smg +E-mail/Text: roberts12@dnb.com Oct 14 2017 01:16:54 Dun & Bradstreet, INC,  
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 14 2017 01:16:43  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 14 2017 01:17:02 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Oct 14 2017 01:16:49 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 13975850 +EDI: GMACFS.COM Oct 14 2017 01:18:00 Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901  
 13980950 E-mail/Text: bankruptcy@bbandt.com Oct 14 2017 01:16:13 BB&T Bankruptcy, PO Box 1847, Wilson NC 27894  
 13975852 E-mail/Text: bankruptcy@bbandt.com Oct 14 2017 01:16:14 Bb&t, Po Box 1847, Wilson, NC 27894  
 13975851 +EDI: TSYS2.COM Oct 14 2017 01:18:00 Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015  
 13975855 +EDI: CAPITALONE.COM Oct 14 2017 01:18:00 Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253  
 13975858 +EDI: MERRICKBANK.COM Oct 14 2017 01:18:00 Cardworks/CW Nexus, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001  
 13975860 +E-mail/Text: bankruptcy@cavps.com Oct 14 2017 01:16:58 Cavalry Portfolio Services,  
 Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322  
 13975865 +EDI: CRFRSTMA.COM Oct 14 2017 01:18:00 Credit First National Assoc,  
 Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315  
 13975866 +EDI: RCSFNBMARIN.COM Oct 14 2017 01:18:00 Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873  
 13975873 +EDI: CBSKOHLS.COM Oct 14 2017 01:18:00 Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043  
 13976737 +EDI: PRA.COM Oct 14 2017 01:18:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 13975877 +EDI: RMSC.COM Oct 14 2017 01:18:00 Syncb/Ashley Homestore, Po Box 965064, Orlando, FL 32896-5064  
 13975878 +EDI: RMSC.COM Oct 14 2017 01:18:00 Syncb/Toys 'R' Us, Po Box 965064, Orlando, FL 32896-5064  
 13975879 +EDI: RMSC.COM Oct 14 2017 01:18:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  
 13975880 +EDI: RMSC.COM Oct 14 2017 01:18:00 Synchrony Bank/HH Gregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

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Page 2 of 2  
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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13975881 +EDI: RMSC.COM Oct 14 2017 01:18:00 Synchrony Bank/Lowes, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060  
13975882 +EDI: RMSC.COM Oct 14 2017 01:18:00 Synchrony Bank/Sams Club, Attn: Bankruptcy,  
Po Box 956060, Orlando, FL 32896-0001  
13975883 +EDI: RMSC.COM Oct 14 2017 01:18:00 Synchrony Bank/Walmart, Attn: Bankruptcy,  
Po Box 956060, Orlando, FL 32896-0001  
13975884 +EDI: WTRRNBNK.COM Oct 14 2017 01:18:00 Target, C/O Financial & Retail Srvs,  
Mailstop BT POB 9475, Minneapolis, MN 55440-9475  
13975869 EDI: USBANKARS.COM Oct 14 2017 01:18:00 Elan Financial Service, Po Box 790084,  
Saint Louis, MO 63179  
13975885 +EDI: WFFC.COM Oct 14 2017 01:18:00 Wells Fargo Dealer Services, Attn: Bankruptcy,  
Po Box 19657, Irvine, CA 92623-9657  
13975886 +EDI: WFFC.COM Oct 14 2017 01:18:00 Wffnb Dual L, Po Box 94498, Las Vegas, NV 89193-4498  
TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13975853\* ++BB AND T, PO BOX 1847, WILSON NC 27894-1847  
(address filed with court: B&T, Po Box 1847, Wilson, NC 27894)  
13975856\* +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253  
13975857\* +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253  
13975859\* +Cardworks/CW Nexus, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001  
TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2017 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com  
MICHAEL J. MCCRYSTAL on behalf of Debtor Richard Butler mccrystallaw@gmail.com,  
sueparalegal@gmail.com  
REBECCA ANN SOLARZ on behalf of Creditor MIDFIRST BANK bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	Richard Butler	Social Security number or ITIN xxx-xx-1785
	First Name    Middle Name    Last Name	
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	EIN _____
		Social Security number or ITIN _____
United States Bankruptcy Court	Eastern District of Pennsylvania	EIN _____
Case number:	17-15863-ref	Date case filed for chapter 13 8/30/17

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Richard Butler	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	2404 Freemansburg Avenue Easton, PA 18042	
<b>4. Debtor's attorney</b> Name and address	MICHAEL J. MCCRYSTAL 2355 Old Post Road, Ste 4 Coplay, PA 18037	Contact phone (610) 262-7873 Email: <a href="mailto:mccrystallaw@gmail.com">mccrystallaw@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: <a href="mailto:ectmail@fredreiglech13.com">ectmail@fredreiglech13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: Philadelphia Office -- <u>8:30 A.M. to 5:00 P.M.</u> Reading Office <u>-- 8:00 A.M. to 4:30 P.M.</u> Contact phone (610)2085040 Date: 10/13/17

**For more information, see page 2**

<p><b>7. Meeting of creditors</b>            Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>		
	<b>November 14, 2017 at 2:00 PM</b>	<b>Location:</b> Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline:</b> 1/13/18
	<b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline:</b> 2/12/18
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> 2/26/18
<p><b>Deadlines for filing proof of claim:</b>            A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$200.00 per month for 60 months. The hearing on confirmation will be held on: <b>12/21/17 at 9:00 AM</b> , Location: <b>Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	